

REGIONS FINANCIAL CORP  
Form 4  
June 23, 2005

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
MOORE JACKSON W

2. Issuer Name and Ticker or Trading Symbol  
REGIONS FINANCIAL CORP [RF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
P.O. BOX 10247

3. Date of Earliest Transaction (Month/Day/Year)  
06/22/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Pres. & CEO Desig.

(Street)  
BIRMINGHAM, AL 35202

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
			Code	V	Amount	(A) or (D)	Price			
Common Stock	06/21/2005		J <sup>(1)</sup>	V	590.6	A	\$ 0	20,576.6	I	By 401(k)
Common Stock	06/21/2005		J <sup>(2)</sup>	V	199.548	A	\$ 0	6,873.548	I	By ESOP
Common Stock	06/21/2005		J <sup>(3)</sup>	V	1,195.203	A	\$ 0	41,067.203	I	By Family Trust
Common Stock	06/22/2005		J <sup>(4)</sup>		41,067.203	D	\$ 0	0	I	By Family Trust
								1,386,779	D	

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Common  
Stock <sup>(5)</sup>

Common  
Stock

318,524

I

By  
Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Phantom Stock Units (401k)	<u>(6)</u>	06/22/2005		J <u>(6)</u>	V 389	<u>(6)</u> <u>(6)</u>	Common Stock	389
Stock Option	\$ 32.64					01/08/2003    12/20/2010	Common Stock	124,310
Stock Option	\$ 33					07/25/2005    12/20/2010	Common Stock	175,947
Stock Option	\$ 32.64					01/08/2003    01/04/2011	Common Stock	7,215
Stock Option	\$ 32.64					01/08/2003    07/05/2011	Common Stock	21,389
Stock Option	\$ 32.64					01/08/2003    10/10/2011	Common Stock	158,621
Stock Option	\$ 33					07/25/2005    01/07/2012	Common Stock	271,409
Stock Option	\$ 32.64					01/08/2003    07/08/2012	Common Stock	24,736
Stock Option	\$ 32.33					01/08/2004    10/08/2012	Common Stock	3,077

